

Information to identify the case:

Debtor 1	James W. Childs	Social Security number or ITIN	xxx-xx-5909
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Judy Childs	Social Security number or ITIN	xxx-xx-7984
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-27022-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James W. Childs

Judy Childs

12/5/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James W. Childs
 Judy Childs
 Debtors

Case No. 16-27022-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Dec 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2016.

db/jdb #James W. Childs, Judy Childs, 67 Gasko Rd, Mays Landing, NJ 08330-2242
 516376014 Atlantic Medical Imaging, c/o RICKART COLLECTION SYSTEMS, INC, 575 Milltown Rd,
 North Brunswick, NJ 08902-3321
 516412234 Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,
 Westmont, NJ 08108
 516376019 Erica Fields, Esq. and Marie Fritz, Esq., Tenaglia & Hunt PA, 395 W Passaic St Ste 205,
 Rochelle Park, NJ 07662-3016
 516376021 Jessica A. Kolansky, Esq., Pluese Becker & Saltzman, LLC, 20000 Horizon Way Ste 900,
 Mount Laurel, NJ 08054-4318
 516376022 Mitchell Selip, Esq., Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363
 516376023 NORTHERN LEASING SYSTEMS, INC., PO Box 7851, New York, NY 10116-7851
 516376024 Palm Beach Resort Development Group, LLC, 181 S Ocean Ave,
 Palm Beach Shores, FL 33404-5761
 516376025 Palm Beach Shores, PO Box 405947, Atlanta, GA 30384-5900
 516376026 Richard Eichenbaum, Esq., Selip & Stylianou, 10 Forest Ave, Paramus, NJ 07652-5242
 516376029 SPECTRACELL LABORATORIES, 10401 Town Park Dr, Houston, TX 77072-5219
 516376028 Specialized Loan Servicing, LLC (SLS), PO Box 636005, Littleton, CO 80163-6005
 516376031 ZALES/COMENITY CAPITAL BANK, BANKRUPTCY DEPT., PO Box 183043, Columbus, OH 43218-3043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2016 22:11:18 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 05 2016 22:11:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516376013 +E-mail/Text: susan.macknowski@aspirefcu.org Dec 05 2016 22:11:27 Aspire FCU,
 67 Walnut Ave, Clark, NJ 07066-1696
 516376015 EDI: BANKAMER.COM Dec 05 2016 22:03:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 516376016 EDI: CHASE.COM Dec 05 2016 22:03:00 CHASE CARDMEMBER SERVICE, PO Box 15298,
 Wilmington, DE 19886-5298
 516376017 EDI: CITICORP.COM Dec 05 2016 22:03:00 CITI CARDS, PO Box 6500,
 Sioux Falls, SD 57117-6500
 516376018 E-mail/Text: bankruptcy.bnc@ditech.com Dec 05 2016 22:11:03 DITECH, PO Box 6172,
 Rapid City, SD 57709-6172
 516376020 EDI: RMSC.COM Dec 05 2016 22:03:00 HH GREGG/SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT,
 PO Box 965060, Orlando, FL 32896-5060
 516376027 EDI: SEARS.COM Dec 05 2016 22:03:00 SEARS CREDIT CARDS, PO Box 6282,
 Sioux Falls, SD 57117-6282
 516376030 EDI: WFFC.COM Dec 05 2016 22:03:00 WELLS FARGO DEALER SERVICES,
 Attn: Correspondence - MAC T9017-026, PO Box 168048, Irving, TX 75016-8048
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Dec 05, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Gregory J. Mutchko on behalf of Joint Debtor Judy Childs mutchkolaw@gmail.com,
G28403@notify.cincompass.com

Gregory J. Mutchko on behalf of Debtor James W. Childs mutchkolaw@gmail.com,
G28403@notify.cincompass.com

Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7soluti
ons.com;hinnaurato@subranni.com

TOTAL: 4